



The American Health Care Act: What You Need to Know

March 6, 2017|Speaker Ryan Press Office

Obamacare has failed the American people. Over the past seven years, we've seen premiums skyrocket, choices dwindle, and government take more control over our health care. Left unchecked, the damage wrought by Obamacare would continue to spin out of control.

Enter the *American Health Care Act*—[legislation introduced](#) today by House Republicans to [repeal](#) and [replace](#) Obamacare. Our plan will create an environment for universal access to quality, affordable health care. It will help create more choices, lower costs, and give back control to individuals and families. It will move decisions away from Washington and into state programs, doctors' offices, and family living rooms.

Of course, peace of mind is everything, and there will be a stable transition to make sure no one has the rug pulled out from under them. In addition, our plan takes care of people with pre-existing conditions and lets young adults stay on their parents' plan. We will also work to ensure access to quality care for the poor and most vulnerable. Here's how:

Modernize Medicaid

Medicaid is not sustainable in its current condition. By [modernizing and strengthening the program](#), our reforms will empower states to create plans to best meet the specific needs of their citizens. It will put Medicaid on financial footing so it can do what it was designed to—protect the most vulnerable. It will help

Americans in need of health coverage and return the focus of the program to its original intent.

Introduce the Patient and State Stability Fund

We have to repair the state insurance markets damaged by Obamacare. Our plan will do so through the [Patient and State Stability Fund](#), allowing states to allocate resources in ways that will best take care of the most vulnerable of their populations. States can use these funds to support high-risk pools, cut out-of-pocket costs like premiums and deductibles, and promote health care accessibility. The Patient and State Stability Fund will give states the flexibility they need to care for their citizens.

Enhance Health Savings Accounts (HSAs)

Obamacare's one-size-fits-all policies limit how individuals can spend and save their health care dollars. Our plan will do the opposite. By [enhancing HSAs](#), we'll empower individuals and families to spend their money how they see fit. This will create choice and competition among insurers. Ultimately, stronger HSAs will result in greater affordability and higher quality for Americans nationwide.

Provide Advanceable, Refundable Monthly Tax Credits

Obamacare subsidies are designed to drive people toward expensive, one-size-fits-all coverage—increasing costs and discouraging competition and work. After a stable transition period, our plan will repeal the open-ended subsidies and instead offer middle-income Americans an [advanceable, refundable tax credit](#) that empowers them as consumers. Available to those under a certain income who do not receive health coverage through work or a government program, these credits will be age-based, portable, and help create a true market for quality coverage. With this credit, we'll incentivize competition to ensure there are quality, affordable plans for purchase.

Eliminate Costly Insurance Mandates

Obamacare mandates drive up the cost of coverage and stifle consumer choice. While the Trump administration [has already acted](#) to roll back the regulatory burdens of Obamacare, our plan will also reduce Washington control so consumers

can more easily buy the kind of plan that fits their particular needs. These reforms will help provide consumers more affordable coverage options.

Republicans made a promise to the American people—and today, we are turning those words into action. By repealing and replacing Obamacare, we will encourage greater choice, lower costs, and give power back to states and individuals.

This is the *American Health Care Act.*